



U.S. Department of Justice

Southern District of Indiana

United States Attorney

*10 West Market Street
Suite 2100
Indianapolis, Indiana 46204-3048*

*(317)226-6333
TDD (317)226-5438*

*FAX NUMBERS:
Criminal (317)226-6125
Administration (317)226-5176
Civil (317)226-5027
FLU (317) 226-6133
OCDETF (317)226-5953*

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CONTACT PERSON:

SUSAN W. BROOKS

United States Attorney

(317) 226-6333

FOR IMMEDIATE RELEASE:

**EX-BUSINESS OWNERS INDICTED FOR EMBEZZLEMENT
AND CONVERSION OF HEALTH CARE CONTRIBUTIONS
AND MONEY LAUNDERING**

PRESS RELEASE

Susan W. Brooks, United States Attorney for the Southern District of Indiana, announced that WILLIAM P. CROUSE, JR., age 37, who used to reside in Greenwood, Indiana, and CARMELO ZANFEI, age 49, who used to reside in Illinois, were indicted by a federal grand jury sitting in Indianapolis for multiple counts of embezzlement and conversion of assets of a health care benefit program and money laundering, following an investigation by the United States Department of Labor, Employee Benefits Security Administration, and the IRS.

The indictment alleges that Crouse and Zanfei embezzled and converted a total of approximately \$1.9 million in funds belonging to the TRG Health Plan, a health care benefit

program, and then engaged in approximately \$1.3 million in monetary transactions with the embezzled and converted funds.

TRG was a business comprised of TRG Marketing, TRG Administration, and the TRG Health Plan. TRG originally sold long distance services through TRG Marketing. TRG offered health care benefits to its employees and to persons not employed by TRG through the TRG Health Plan. TRG Administration provided customer service in connection with the TRG Health Plan.

Crouse and Zanfei were each a 50% owner of TRG Marketing and TRG Administration. Crouse was the Chief Executive Officer and Zanfei was the Chairman of the Board of TRG Marketing and of TRG Administration.

The contributions received by TRG from persons enrolled in the TRG Health Plan were allegedly deposited into TRG's bank accounts on which Crouse and Zanfei were signatories.

Between April 2, 2001 and July 23, 2001, Crouse allegedly engaged in six transactions in which he embezzled and converted a total of approximately \$1,290,000 belonging to the TRG Health Plan. Crouse used approximately \$1,026,000 of these funds for his personal benefit. Crouse deposited some of these funds into his personal bank account, retained some of the funds in cash, and used \$546,000 of the funds to purchase a private residence in Greenwood, Indiana. Crouse also provided \$244,000 of the funds to Zanfei. Crouse's use of the \$546,000 to purchase the residence in Greenwood, Indiana is the money laundering offense with which he is charged.

Between April 3, 2001, and April 30, 2001, Zanfei allegedly engaged in two transactions in which he purportedly converted a total of \$700,000 belonging to the TRG Health Plan. Zanfei deposited the \$700,000, along with the \$244,000 in embezzled and converted funds he

received from Crouse, into bank accounts on which he was a signatory. Zanfei then engaged in eleven transactions in which he used a total of approximately \$832,000 of the embezzled and converted funds for his personal benefit, including the construction of a private residence. These uses of the embezzled and converted funds are the money laundering offenses with which Zanfei is charged.

Crouse and Zanfei are incarcerated in the Florida Department of Corrections serving sentences of imprisonment imposed following their convictions for having violated Florida law in connection with the marketing and sales of the TRG Health Plan in Florida.

According to Assistant United States Attorney Joe H. Vaughn, who is prosecuting the case for the government, CROUSE faces a maximum possible prison sentence of 70 years and a maximum possible fine of \$1,750,000. ZANFEI faces a maximum possible prison sentence of 130 years and a maximum possible fine of \$3,250,000. An initial hearing will be scheduled before a U.S. Magistrate Judge in Indianapolis.

The indictment is an allegation only, and each defendant is presumed innocent unless and until proven guilty at trial or by guilty plea.

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